

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

Amendments To The Claims

Please cancel Claims 48-69 without prejudice. The following list of the claims replaces all prior versions and lists of the claims in this application.

Claims 1-69 (Canceled).

70. (New) A method, comprising:

establishing for a first user of an *electronic network* a *payment key* associated with financial information, the first user having an actual credit account;

configuring the financial information to include an identification of a financial institution which is different from the first user, to include an identifier for a pseudo credit account, and to include a pseudo expiration date for the pseudo credit account; and

using the payment key to facilitate through the network a purchase by the first user of something from a second user, including using the financial information through the network to facilitate payment for the purchase to the second user on behalf of the first user, the second user being different from each of the financial institution and the first user, and the using of the financial information including:

providing the pseudo credit account identifier and pseudo expiration date to the second user, while withholding from the second user information regarding the actual credit account;

communicating the pseudo credit account identifier and pseudo expiration date to the financial institution; and

transmitting payment from the financial institution to the second user on behalf of the first user under the pseudo credit account identifier, while making a charge against the actual credit account in an amount corresponding to the payment.

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

71. (New) A method according to Claim 70,
including configuring the payment key to include a pseudo identity for the first user; and
wherein the using of the payment key includes providing the pseudo identity to the
second user while withholding from the second user information that would permit the second
user to determine an actual identity of the first user.

72. (New) A method according to Claim 71, including configuring the payment key so
that the pseudo identity can be used only once.

73. (New) A method according to Claim 71, including establishing the pseudo identity at
a privacy server separate from the financial institution.

74. (New) A method according to Claim 73, including registering the financial
institution with the privacy server in advance of the establishing of the pseudo credit account.

75. (New) A method according to Claim 73, including withholding from the privacy
server information regarding the pseudo credit account.

76. (New) A method according to Claim 70, including configuring the payment key so
that the pseudo credit account identifier can be used only once.

77. (New) A method according to Claim 70, including selecting a pseudo account
number as the identifier for the pseudo credit account.

78. (New) A method according to Claim 77, including selecting a pseudo credit card
number as the pseudo account number.

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

79. (New) A method according to Claim 70, including:
identifying for the financial institution two actual payment types of the first user which are different, one of the actual payment types being the actual credit account;
associating each of the actual payment types with a respective pseudo payment type, one of the pseudo payment types being the pseudo credit account; and
establishing at the financial institution a rule set defining when to use each of the pseudo payment types.

80. (New) A method according to Claim 70, wherein the actual credit account is maintained by the financial institution, and wherein the establishing of the payment key includes establishing by the financial institution of the pseudo credit account and pseudo credit account identifier.

81. (New) A method according to Claim 70, wherein the purchase by the first user involves a tangible item, and including:
arranging for an entity different from each of the first and second users to transport the item from the second user to a recipient;
transporting of the item by the entity from the second user to the recipient; and
withholding from the second user, throughout the arranging and transporting, of information that would permit the second user to determine an actual identity of at least one of the first user and the recipient.

82. (New) A method according to Claim 81, including selecting the first user to be the recipient.

83. (New) A method according to Claim 81,
including generating a reference code; and

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

wherein the transporting includes:
transferring of the item from the second user to the entity based on the reference code;
and
transferring of the item from the entity to the recipient in the actual name of the recipient.

84. (New) A method according to Claim 81, including withholding from the entity, throughout the arranging and transporting, of knowledge of what the item is.

85. (New) A method according to Claim 70,
including establishing for the second user a pseudo identity; and
wherein the using of the payment key and the providing, communicating and transporting are all carried out while withholding from the first user information that would permit the first user to determine an actual identity of the second user.

86. (New) A method according to Claim 85, including establishing the pseudo identity of the second user at a privacy server separate from the first user and the financial institution.

87. (New) A method, comprising:
maintaining by a financial institution of an actual credit account for a first entity;
establishing by the financial institution for the first entity a pseudo credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;
receiving of the pseudo credit account identifier by the financial institution from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;
withholding by the financial institution from the second entity of information regarding

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

the actual credit account;

transmitting of payment on behalf of the first entity from the financial institution to the second entity under the pseudo credit account identifier; and

applying by the financial institution of a charge against the actual credit account in an amount corresponding to the payment.

88. (New) A method according to Claim 87, wherein the withholding includes withholding from the second entity by the financial institution of information regarding an actual identity of the first entity.

89. (New) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes configuring the pseudo credit account identifier so that it can be used only once.

90. (New) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes selecting a pseudo account number as the identifier for the pseudo credit account.

91. (New) A method according to Claim 90, wherein the selecting of the pseudo account number by the financial institution includes selecting a pseudo credit card number as the pseudo account number.

92. (New) A method according to Claim 87,
including establishing for the first entity by the financial institution a further pseudo credit account corresponding to a further actual credit account, an identifier for the further

Appl. No. 09/100,671
Preliminary Amendment

Attorney Docket No. 35207.13
Customer No. 27683

pseudo credit account, and a pseudo expiration date for the further pseudo credit account; and
establishing at the financial institution a rule set defining when to use each of the pseudo
credit accounts.